State: Arkansas Filing Company: Mutual of America Life Insurance Company

TOI/Sub-TOI: A10 Annuities - Other/A10.000 Annuities - Other

Product Name: FUND CHANGES ONLY

Project Name/Number: /

Filing at a Glance

Company: Mutual of America Life Insurance Company

Product Name: FUND CHANGES ONLY

State: Arkansas

TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other

Filing Type: Form

Date Submitted: 11/15/2012

SERFF Tr Num: MALI-128766281

SERFF Status: Closed-Accepted For Informational Purposes

State Tr Num:

State Status: Closed-Accepted for Informational Purposes

Co Tr Num:

Implementation

Date Requested:

Author(s): Robert Thode, Nia Shownkeen

Reviewer(s): Linda Bird (primary)

Disposition Date: 11/28/2012

Disposition Status: Accepted For Informational Purposes

Implementation Date:

State Filing Description:

State: Arkansas Filing Company: Mutual of America Life Insurance Company

TOI/Sub-TOI: A10 Annuities - Other/A10.000 Annuities - Other

Product Name: FUND CHANGES ONLY

Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile:
Project Number: Date Approved in Domicile:
Requested Filing Mode: Informational Domicile Status Comments:

Explanation for Combination/Other: Market Type:

Submission Type: New Submission Overall Rate Impact:

Filing Status Changed: 11/28/2012

State Status Changed: 11/28/2012 Deemer Date:

Created By: Nia Shownkeen Submitted By: Nia Shownkeen

Corresponding Filing Tracking Number:

Filing Description:

On an informational basis, Mutual of America Life Insurance Company ("the Company") is hereby notifying the Department of the following changes to the variable material in the contracts, certificates, and application forms listed at the end of the submission letter. The variable material consists of the investment funds (subaccounts) of the separate accounts available under certain contracts and certificates and contained in the application forms related thereto.

The Company plans to remove two investment alternatives by no longer offering the DWS Bond Fund and the DWS International Fund (herein referred to as the "Replaced Funds") under Separate Accounts Nos. 1 and 2, effective as of the start of business on a date on or after December 31, 2012 (the "Effective Date").

The Company filed with the Securities Exchange Commission (the "SEC") on July 17, 2012 for an order permitting the replacement of the Replaced Funds with certain other investment alternatives, as described below. These investment alternatives are already available under the contracts and certificates and contained in the application forms listed in the submission letter. Following approval by the SEC and notice to contract owners and certificate holders, account values in the Replaced Funds will be transferred for shares of the Mutual of America Bond Fund and shares of the Vanguard International Fund (together, herein referred to as the "Replacement Funds"), respectively.

The Replacement Funds have similar investment objectives and strategies as their respective Replaced Funds. Also, the current overall expenses of each Replacement Fund have been less than the expenses of their respective Replaced Fund, and, over the past several years, the investment performance of each Replacement Fund has been better than that of their respective Replaced Fund. The Company will bear all expenses related to such substitutions, and there will be no tax consequences for contract holders and certificate holders.

On and after the Effective Date, the Replaced Funds will no longer be included in the list of funds and accounts section in new issues of the previously approved contracts and certificates listed in the submission letter and in the allocations section of the previously approved application forms listed in the submission letter. Revised Plans of Operations of the Separate Accounts removing the Replaced Funds were approved by the New York State Department of Financial Services on August 1, 2012.

The investment alternatives in the listed contracts, certificates, and application forms were filed as variable material with the Department. Accordingly, the Replaced Funds are to be removed from the variable material.

Company and Contact

Filing Contact Information

Nia Shownkeen, nia.shownkeen@mutualofamerica.com

State: Arkansas Filing Company: Mutual of America Life Insurance Company

TOI/Sub-TOI: A10 Annuities - Other/A10.000 Annuities - Other

Product Name: FUND CHANGES ONLY

Project Name/Number: /

320 Park Avenue 212-224-1124 [Phone] New York, NY 10022 212-224-2507 [FAX]

Filing Company Information

Mutual of America Life Insurance CoCode: 88668 State of Domicile: New York

Company Group Code: Company Type: 320 Park Ave Group Name: State ID Number:

New York, NY 10022 FEIN Number: 13-1614399

(212) 224-1600 ext. 1520[Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation: Arkansas filing fee of \$50.00

Per Company: No

CompanyAmountDate ProcessedTransaction #Mutual of America Life Insurance Company\$50.0011/15/201264955303

State: Arkansas Filing Company: Mutual of America Life Insurance Company

TOI/Sub-TOI: A10 Annuities - Other/A10.000 Annuities - Other

Product Name: FUND CHANGES ONLY

Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For	Linda Bird	11/28/2012	11/28/2012
Informational			
Purposes			

State: Arkansas Filing Company: Mutual of America Life Insurance Company

TOI/Sub-TOI: A10 Annuities - Other/A10.000 Annuities - Other

Product Name: FUND CHANGES ONLY

Project Name/Number: /

Disposition

Disposition Date: 11/28/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Submission Letter AR		Yes

SERFF Tracking #:	MALI-128766281	State Tracking #:	Company Tracking #:	
State:	Arkansas		Filing Company: Mutual of America Life Insurance Company	

TOI/Sub-TOI: A10 Annuities - Other/A10.000 Annuities - Other

Product Name: FUND CHANGES ONLY

Project Name/Number: /

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Submission Letter AR		
Comments:			
Attachment(s):			
AR DWS.pdf			

MUTUAL OF AMERICA LIFE INSURANCE COMPANY

MUTUAL OF AMERICA

320 PARK AVENUE NEW YORK NY 10022-6839 212 224 1600 212 224 2500 FAX

November 15, 2012

Dan Honey Analyst State of Arkansas Department of Insurance 1200 West 3rd Street Little Rock, AR 72201-1904

Re: Informational Filing of Changes to Material Filed as Variable

Dear Mr. Honey:

On an informational basis, Mutual of America Life Insurance Company ("the Company") is hereby notifying the Department of the following changes to the variable material in the contracts, certificates, and application forms listed at the end of this letter. The variable material consists of the investment funds (subaccounts) of the separate accounts available under certain contracts and certificates and contained in the application forms related thereto.

The Company plans to remove two investment alternatives by no longer offering the DWS Bond Fund and the DWS International Fund (herein referred to as the "Replaced Funds") under Separate Accounts Nos. 1 and 2, effective as of the start of business on a date on or after December 31, 2012 (the "Effective Date").

The Company filed with the Securities Exchange Commission (the "SEC") on July 17, 2012 for an order permitting the replacement of the Replaced Funds with certain other investment alternatives, as described below. These investment alternatives are already available under the contracts and certificates and contained in the application forms listed below. Following approval by the SEC and notice to contract owners and certificate holders, account values in the Replaced Funds will be transferred for shares of the Mutual of America Bond Fund and shares of the Vanguard International Fund (together, herein referred to as the "Replacement Funds"), respectively.

The Replacement Funds have similar investment objectives and strategies as their respective Replaced Funds. Also, the current overall expenses of each Replacement Fund have been less than the expenses of their respective Replaced Fund, and, over the past several years, the investment performance of each Replacement Fund has been better than that of their respective Replaced Fund. The Company will bear all expenses related to such substitutions, and there will be no tax consequences for contract holders and certificate holders.

Mr. Dan Honey November 15, 2012 Page 2

On and after the Effective Date, the Replaced Funds will no longer be included in the list of funds and accounts section in new issues of the previously approved contracts and certificates listed below and in the allocations section of the previously approved application forms listed below. Revised Plans of Operations of the Separate Accounts removing the Replaced Funds were approved by the New York State Department of Financial Services on August 1, 2012.

The investment alternatives in the below listed contracts, certificates, and application forms were filed as variable material with the Department. Accordingly, the Replaced Funds are to be removed from the variable material.

CONTRACT FORM

APPROVAL DATE

TDA-2006	04/26/2007
DC-2003	10/24/2004
403b-2003	03/02/2005
457-2009	08/27/2009
IRA-2004(AR)	09/22/2005
FPA-2002	07/24/2003
INHER IRA-2010	12/07/2010
DB-2004	01/24/2006
PIC-2006	06/27/2006
CSSA-A1	02/28/2007
CEDTIFICATE FORM	, ppp ov

CERTIFICATE FORM

APPROVAL DATE

TDA-C-2006	04/26/2007
DC-C-2003	10/24/2004
403b-C-2003	03/02/2005
457-C-2009	08/27/2009

APPLICATION FORM

APPROVAL DATE

IRA-APP-2008(AR) IND-ANN-APP-2008(AR)(rev) 08/12/2008 12/09/2009 Mr. Dan Honey November 15, 2012 Page 3

Thank you for your attention to this informational filing.

Sincerely,

Robert Thode

Manager

State Compliance & Government Regulations Mutual of America Life Insurance Company

Telephone: (212) 224-1122

Fax: (212) 224-2507

Robert Mode

E-mail: statecompliance@mutualofamerica.com